



Order Filed on June 26, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Freddie Mac Seasoned Loans
Structured Transaction Trust, Series 2019-2

In Re:
Angel Flores and Iris Flores,

Debtors.

Case No.: 18-13619 JKS

Adv. No.:

Judge: John K. Sherwood

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 26, 2020

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Angel Flores and Iris Flores

Case No: 18-13619 JKS

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2, holder of a mortgage on real property known as 19 Unneberg Avenue, Succasunna, NJ, 07876, with the consent of Scott D. Sherman, Esq., counsel for the Debtors, Angel Flores and Iris Flores

It is **ORDERED, ADJUDGED and DECREED** that as of June 19, 2020 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2020 through June 2020 for a total post-petition default of \$6,541.83 (3 @ \$2,180.61); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,541.83 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc., P.O. Box 65450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Angel Flores and Iris Flores

Case No: 18-13619 JKS

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

I hereby agree and consent to the above terms and conditions:

Dated: 6/24/2020

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 6/24/2020

/s/ Scott D. Sherman

SCOTT D. SHERMAN, ESQ., ATTORNEY FOR DEBTOR

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Angel Flores
Iris Flores
DebtorsCase No. 18-13619-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 28, 2020.

db/jdb +Angel Flores, Iris Flores, 19 Unneberg Avenue, Succasunna, NJ 07876-1229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 26, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for
the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com

Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

Lynn Therese Nolan on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc.
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker on behalf of Creditor Federal Home Loan Mortgage Corporation,
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Scott D. Sherman on behalf of Debtor Angel Flores ssbankruptcy@minionsherman.com

Scott D. Sherman on behalf of Joint Debtor Iris Flores ssbankruptcy@minionsherman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12